

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kim Lee  
Debtor

Case No. 17-04542-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CourtneyW  
Form ID: 309A

Page 1 of 2  
Total Noticed: 26

Date Rcvd: Dec 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2019.

db +Kim Lee, 5136 Jennifer Circle, Mechanicsburg, PA 17050-2753  
aty +Christopher M. McMonagle, Stern and Eisenberg, PC, 1581 Main Street, Suite 200,  
Warrington, PA 18976-3403  
aty +David William Park, Martson Law Offices, 10 East High Street, Carlisle, PA 17013-3093  
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541  
aty +Kara Katherine Gendron, Mott & Gendron Law, 125 State Street, Harrisburg, PA 17101-1025  
aty +Steven P. Kelly, Stern & Eisenberg, P.C., 1581 Main Street, Suite 200,  
Warrington, PA 18976-3403  
tr +Lawrence G. Frank (Trustee), 100 Aspen Drive, Dillsburg, PA 17019-9621  
cr +Raza Khan, c/o Martson Law Office, 10 E. High St., Carlisle, PA 17013-3015  
5015440 Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840  
5024838 +Bayview Loan Servicing, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,  
The Shops at Valley Square, Warrington, PA 18976-3403  
4993943 +STEPHEN CONKLIN, 5136 JENNIFER CIRCLE, MECHANICSBURG, PA 17050-2753  
4993944 +UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL,  
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751  
4993945 +UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR,  
HARRISBURG, PA 17121-0751

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: DorieMott@aol.com Dec 19 2019 19:14:36 Dorothy L Mott, Mott & Gendron Law,  
125 State Street, Harrisburg, PA 17101  
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Dec 19 2019 19:14:55 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
4993936 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 19 2019 19:15:03  
BAYVIEW LOAN SERVICING LLC, 4425 PONCE DE LEON BLVD 5TH FLOOR, CORAL GABLES, FL 33146-1837  
4992796 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 19 2019 19:15:03  
Bayview Loan Servicing, LLC, 4425 Ponce Deleon Blvd., 5th Floor,  
Coral Gables, FL 33146-1837  
4993937 +EDI: WFNNB.COM Dec 20 2019 00:13:00 CCB/GAMESTOP, PO BOX 182120,  
COLUMBUS, OH 43218-2120  
4993938 +E-mail/Text: dehartstaff@pamd13trustee.com Dec 19 2019 19:15:03 CHARLES J DEHART, III, ESQ.,  
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625  
4993939 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 19 2019 19:14:54 COMM OF PA DEPT OF REVENUE,  
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946  
4993940 EDI: DISCOVER.COM Dec 20 2019 00:13:00 DISCOVER BANK, 12 READS WAY,  
NEW CASTLE, DE 19720  
4992797 EDI: DISCOVER.COM Dec 20 2019 00:13:00 Discover Bank, d/b/a Discover Products, Inc.,  
6500 New Albany Road, New Albany, OH 43054  
4992192 EDI: DISCOVER.COM Dec 20 2019 00:13:00 Discover Bank, Discover Products Inc.,  
PO Box 3025, New Albany, OH 43054-3025  
4993941 EDI: IRS.COM Dec 20 2019 00:13:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
4992799 E-mail/Text: camanagement@mtb.com Dec 19 2019 19:14:48 M&T Bank, P.O. Box 62182,  
Baltimore, MD 21264-2182  
4992798 +EDI: WTRNBANK.COM Dec 20 2019 00:13:00 Target National Bank, 1000 Nicollet Mall,  
Minneapolis, MN 55403-2542

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4993942 SEAN M KEEFE  
4992800 ##++++CENTRAL CREDIT SERVICES, LLC, 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708  
(address filed with court: Central Credit Services, LLC, 20 Corporate Hills,  
Saint Charles, MO 63301)

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 21, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2019 at the address(es) listed below:

Christopher M. McMonagle on behalf of Creditor BAYVIEW LOAN SERVICING, LLC  
cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com  
David William Park on behalf of Creditor Raza Khan dpark@martsonlaw.com,  
teckenroad@martsonlaw.com  
Dorothy L Mott on behalf of Debtor 1 Kim Lee DorieMott@aol.com,  
KaraGendronECF@gmail.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com  
James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com  
Kara Katherine Gendron on behalf of Debtor 1 Kim Lee karagendronecf@gmail.com,  
doriemott@aol.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com  
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com  
Steven P. Kelly on behalf of Creditor BAYVIEW LOAN SERVICING, LLC skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

|                                |  |                                |   |
|--------------------------------|--|--------------------------------|---|
| Debtor 1                       | <b>Kim Lee</b>                         | Social Security number or ITIN | <b>xxx-xx-9137</b>                      |
|                                | First Name    Middle Name    Last Name | EIN                            | __-____                                 |
| Debtor 2                       |  | Social Security number or ITIN | ____                                    |
| (Spouse, if filing)            | First Name    Middle Name    Last Name | EIN                            | __-____                                 |
| United States Bankruptcy Court | <b>Middle District of Pennsylvania</b> | Date case filed in chapter     | <b>13                      10/31/17</b> |
| Case number:                   | <b>1:17-bk-04542-HWV</b>               | Date case converted to chapter | <b>7                      12/4/19</b>   |

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

|   | About Debtor 1:  | About Debtor 2:   |
|---|--|---|
| 1. Debtor's full name                       | Kim Lee  |   |
| 2. All other names used in the last 8 years |  |   |
| 3. Address                                  | 5136 Jennifer Circle<br>Mechanicsburg, PA 17050                                  |   |
| 4. Debtor's attorney<br>Name and address    | Dorothy L Mott<br>Mott & Gendron Law<br>125 State Street<br>Harrisburg, PA 17101 | Contact phone 717 232-6650<br>Email: DorieMott@aol.com        |
| 5. Bankruptcy trustee<br>Name and address   | Lawrence G. Frank (Trustee)<br>100 Aspen Drive<br>Dillsburg, PA 17019            | Contact phone 717 234-7455<br>Email: lawrencegfrank@gmail.com |

For more information, see page 2 &gt;

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

|   |   |   |
|---|---|---|
| <b>6. Bankruptcy clerk's office</b><br><br>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .       | Ronald Reagan Federal Building<br>228 Walnut St, Rm 320<br>Harrisburg, PA 17101-1737  | Hours open:<br>Monday – Friday 9:00 AM to 4:00 PM<br><br>Contact phone (717) 901-2800<br><br>Date: 12/19/19 |
| <b>7. Meeting of creditors</b><br><br>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.                                  | <b>February 7, 2020 at 10:00 AM</b><br><br>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.<br><br><b>*** Valid photo identification and proof of social security number are required ***</b>  | Location:<br><br><b>Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101</b>   |
| <b>8. Presumption of abuse</b><br><br>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. | Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.   |   |
| <b>9. Deadlines</b><br><br>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.   | <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b><br><br><b>Filing deadline: 4/7/20</b><br><br><b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. |   |
| <b>10. Proof of claim</b><br><br>Please do not file a proof of claim unless you receive a notice to do so.  | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.   |   |
| <b>11. Creditors with a foreign address</b>   | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.   |   |
| <b>12. Exempt property</b>  | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.   |   |

